

Amendments to the Claims:

1. (currently amended): An automated method of communicating trade orders to a marketplace for financial instruments through an on-line trading account with a financial institution, the method comprising the steps of:
 - (a) receiving from the user trade trigger criteria for use by market analysis software, the market analysis software being configured to electrically receive market data, the trade trigger criteria being related to the market data;
 - (b) accessing without further input from the user the market analysis software to analyze the market data and generate a trade decision in response to the trade trigger criteria being met by changes in the market data, the market data being independent of the trade decision; and
 - (c) ~~automatically~~ communicating automatically without further input from the user, through the use of a computer, a trade order based upon the trade decision from on-line trading account.
2. (original): The method of Claim 1 wherein the market analysis software is hosted by an entity different than the financial institution.
3. (original): The method of Claim 1 wherein the on-line trading account is hosted at a web address accessible through a computer network.
4. (original): The method of Claim 1 wherein the market analysis software is hosted at a web address accessible through a computer network.
5. (original): The method of Claim 4 wherein step (b) includes communicating the trade trigger criteria to the market analysis software via a computer network.
6. (original): The method of Claim 1 wherein the market analysis software is hosted at a personal computer.

7. (original): The method of Claim 1 wherein the trade trigger criteria is based upon a status of the on-line trading account.
8. (canceled)
9. (canceled)
10. (currently amended): An automated system for communicating trade orders to a marketplace for financial instruments through an on-line trading account with a financial institution, the system comprising:
 - a user interface configured to receive trade trigger criteria from a user;
 - a market analysis software in electrical communication with the user interface for receiving the trade trigger criteria therefrom, the market analysis software being configured to receive market data, the trade trigger criteria being related to the market data, the market analysis software being further configured to analyze the market data and generate a trade decision in response to the trade trigger criteria being met by changes in the market data without further input from the user, the market data being independent of the trade decision; and
 - a trading account interface in electrical communication with the market analysis software for receiving the trade decision therefrom, the trading account interface being configured to ~~automatically~~ communicate automatically a trade order based upon the trade decision from the on-line trading account without further input from the user.
11. (original): The system of Claim 10 wherein the user interface is hosted at a web address accessible through a computer network.
12. (original): The system of Claim 10 wherein the market analysis software is hosted by an entity different than the financial institution.

13. (original): The system of Claim 10 wherein the market analysis software is hosted at a web address accessible through a computer network.

14. (original): The system of Claim 13 wherein the market analysis software is configured to receive the trade trigger criteria from the user interface through a computer network.

15. (original): The system of Claim 10 wherein the market analysis software is hosted at a personal computer.

16. (original): The system of Claim 10 wherein the trading account interface is configured to communicate with the market analysis software through a computer network.

17. (original): The system of Claim 10 wherein the market analysis software includes multiple market analysis software, each having a different analysis algorithm associated therewith.

18. (original): The method of Claim 10 wherein the trade trigger criteria is based upon a status of the on-line trading account.

19. (currently amended): An automated system for communicating trade orders to a marketplace for financial instruments through an on-line trading account with a financial institution, the system comprising:

an user interface configured to receive trade trigger criteria from a user;

a market analysis software interface in electrical communication with the user interface for receiving the trade trigger criteria therefrom, the market analysis software interface being configured to communicate the trade trigger criteria to market analysis software, the market analysis software being configured to receive market data, the trade trigger criteria being related to the market data, the market analysis software being further configured to analyze market data and generate a trade

decision in response to the trade trigger criteria being met by changes in the market data, the market data being independent of the trade decision without further input from the user, the market analysis software interface being configured to receive a trade decision from the market analysis software; and

a trading account interface in electrical communication with the market analysis software interface for receiving a trade decision therefrom, the trading account interface being configured to ~~automatically~~ communicate automatically a trade order based upon the trade decision from the on-line trading account without further input from the user.

20. (original): The system of Claim 19 wherein the user interface is hosted at a web address accessible through a computer network.
21. (original): The system of Claim 19 wherein the market analysis software is hosted by an entity different than the financial institution.
22. (original): The system of Claim 19 wherein the market analysis software interface and the market analysis software are hosted by different entities.
23. (original): The method of Claim 19 wherein the market analysis software is hosted at a web address accessible through a computer network.
24. (original): The method of Claim 19 wherein the market analysis software interface is configured to communicate with multiple market analysis software, each having a different analysis algorithm associated therewith.
25. (original): The system of Claim 19 wherein the market analysis software interface is configured to receive the trade trigger criteria from the user interface through a computer network.

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26. (original): The system of Claim 19 wherein the trading account interface is configured to receive the trade decision from the market analysis software interface through a computer network.

27. (original): The method of Claim 19 wherein the trade trigger criteria is based upon a status of the on-line trading account.

28. (new): The method of Claim 1 wherein step (b) further includes using the trade trigger criteria related to the market data with the market analysis software to generate a trade decision.